5

ABSTRACT

Provided are computer based methods and apparatus for carrying out an incentive award program by a business entity, comprising the steps of participating in a transaction having at least two parties, determining at least one of these parties to be an award recipient, and providing the award, wherein the award includes at least one investment chosen from a plurality of vehicles for investment and wherein the business entity may be the owner or an authorized operator of the incentive award program.

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- 84 -